

#### **BDCB ARTICLE**

# DIGITAL PAYMENTS IN BRUNEI DARUSSALAM SERIES 3 — CYBERSECURITY WHILE USING DIGITAL PAYMENTS PLATFORMS

#### The Impact of COVID-19 on Digital Payments

The spread of COVID-19 and the associated stay-at-home and social distancing orders have acted as a catalyst in the growth of digital payments, including payments conducted over the Internet and mobile channels. E-Commerce and mobile commerce have grown at a faster pace as customers have resorted to online shopping a lot more and many retailers are embracing online shopping platforms to capitalise on this trend. With digital payments having the advantage of requiring little to no contact, or physical interaction, it is a useful means of paying for goods and services while practicing social distancing.

### Hence, Let's Go Digital!

BDCB will be sharing a few articles on digital payments in Brunei Darussalam, which will cover, among others, the benefits of digital payments, types of digital payments platforms available in Brunei Darussalam, as well as safe ways to use digital payments. For this series, we cover the types of digital payments available in the country.

#### **Enhance Your Cybersecurity Know-How**

As digital and cashless transactions are becoming more prominent, the public is also urged to take better cybersecurity measures to protect against financial losses due to financial scams and cyber criminals. Here are a few tips to protect yourself from cyber threats:

#### 1. Stay vigilant.

Do your due diligence before making any transaction online. Always check, verify and validate the information with relevant parties or authorities.

# 2. Update the security on your devices.

Ensure technological devices are up-to-date and protected by anti-malware/anti-virus/anti-spyware apps or softwares and firewalls. Remove any suspicious softwares or applications on your devices.

## 3. Do not entertain suspicious links or calls.

Never respond to phishing tactics or unsolicited SMS messages, emails and calls that ask for personal or financial details; or contain suspicious file attachments or website links – just ignore, delete or hang up.

#### 4. Avoid untrusted wireless connections.

Do not connect to untrusted wireless connections such as public WiFi and hotspots. Clear your browsing history and cache after every online session, particularly if you are using a shared or public device

For any enquiries, the public may contact 2388388 or email at info@bdcb.gov.bn

# **Brunei Darussalam Central Bank**

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